

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

STELLA PALMER

Debtor(s)

Case No. 17-14261

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/05/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/16/2017.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,500.00
Less amount refunded to debtor	\$9,602.00

NET RECEIPTS: **\$3,898.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,343.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$555.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,898.00**

Attorney fees paid and disclosed by debtor: \$657.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACE CASH EXPRESS	Unsecured	NA	1,005.37	1,005.37	0.00	0.00
Amsher Collection Serv	Unsecured	4,229.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	4,800.00	6,241.40	6,241.40	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	10,650.00	20,752.52	20,752.52	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	10,361.00	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Unsecured	185,518.03	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	236,504.00	246,490.32	462,361.95	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	NA	215,871.63	215,871.63	0.00	0.00
DIVERSIFIED CONSULTANTS INC	Unsecured	1,167.00	NA	NA	0.00	0.00
GATEWAY FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
GATEWAY FINANCIAL	Unsecured	13,037.23	13,037.23	13,037.23	0.00	0.00
Global Lending Service	Unsecured	20,485.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,064.76	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	167.12	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	370.00	395.91	395.91	0.00	0.00
MEDICREDIT	Unsecured	1,016.00	NA	NA	0.00	0.00
MEDICREDIT	Unsecured	240.00	NA	NA	0.00	0.00
MEDICREDIT	Unsecured	200.00	NA	NA	0.00	0.00
MEDICREDIT	Unsecured	150.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
SENTRY CREDIT INC	Unsecured	1,680.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	3,831.59	3,831.59	0.00	0.00
US BANCORP	Unsecured	2,268.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$462,361.95	\$0.00	\$0.00
Mortgage Arrearage	\$215,871.63	\$0.00	\$0.00
Debt Secured by Vehicle	\$20,752.52	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$698,986.10	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,511.50	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,898.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$3,898.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/06/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.